

United States Bankruptcy Court
District of Hawaii

In re:
Michael Kalua Ching
Sonia Roman
Debtors

Case No. 19-00989-rjf
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0975-1

User: joni
Form ID: 309A

Page 1 of 1
Total Noticed: 20

Date Rcvd: Aug 06, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 08, 2019.

db/jdb +Michael Kalua Ching, Sonia Roman, 92-831 Makakilo Drive, #47, Kapolei, HI 96707-4300
1426423 +Bank of the West, P.O. Box 4024, Alameda, CA 94501-0424
1426424 +Central Pacific Bank, P.O. Box 30395, Honolulu, HI 96820-0395
1426427 +Costco Visa, P.O. Box 78019, Phoenix, AZ 85062-8019
1426428 Department of Human Services, FMO/Accounting/CRS, P.O. Box 4147, Honolulu, HI 96812-4147
1426430 #+Hawaii Gourmet Cookies, Inc., 91-110 Hanua Street, #313, Kapolei, HI 96707-1706
1426431 +Hawaii Receivables Management, 970 N. Kalaheo Avenue, Suite C110, Kailua, HI 96734-1871
1426434 +Office of Hawaiian Affairs, 560 N. Nimitz Hwy., #200, Honolulu, HI 96817-5330

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: cchoi@hibklaw.com Aug 07 2019 04:07:45 Chuck C. Choi, CHOI & ITO,
700 Bishop Street, Suite 1107, Honolulu, HI 96813
tr +EDI: QRAYANAGI.COM Aug 07 2019 08:08:00 Richard A. Yanagi, 1001 Bishop St., Ste. 2755,
Honolulu, HI 96813-3404
1426421 +EDI: AMEREXPR.COM Aug 07 2019 08:08:00 AMEX, P.O. Box 360002,
Fort Lauderdale, FL 33336-0002
1426419 +E-mail/Text: bankruptcy@asbhawaii.com Aug 07 2019 04:07:50 American Savings Bank,
1001 Bishop Street, Honolulu, HI 96813-3400
1426420 +E-mail/Text: bankruptcy@asbhawaii.com Aug 07 2019 04:07:50 American Savings Bank,
P.O. Box 2300, Honolulu, HI 96804-2300
1426422 +E-mail/Text: ebknotice@boh.com Aug 07 2019 04:07:55 Bank of Hawaii, P.O. Box 2715,
Honolulu, HI 96803-2715
1426425 EDI: CHASE.COM Aug 07 2019 08:08:00 Chase Cards, P.O. Box 15298, Palatine, IL 60094
1426426 EDI: CITICORP.COM Aug 07 2019 08:08:00 Citicards, P.O. Box 8034,
South Hackensack, NJ 07606
1426429 EDI: DISCOVER.COM Aug 07 2019 08:08:00 Discover Card, P.O. Box 30395,
Salt Lake City, UT 84130
1426432 EDI: IRS.COM Aug 07 2019 08:08:00 Internal Revenue Service, Ogden, UT 84201
1426433 +EDI: DAIMLER.COM Aug 07 2019 08:08:00 MB Financial Services, P.O. Box 961,
Roanoke, TX 76262-0961
1426435 +EDI: WFFC.COM Aug 07 2019 08:08:00 Wells Fargo Home Mortgage, P.O. Box 51120,
Los Angeles, CA 90051-5420

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 08, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 6, 2019 at the address(es) listed below:

Chuck C. Choi on behalf of Debtor Michael Kalua Ching cchoi@hibklaw.com,
jczerwinski@hibklaw.com
Chuck C. Choi on behalf of Joint Debtor Sonia Roman cchoi@hibklaw.com, jczerwinski@hibklaw.com
Office of the U.S. Trustee. ustpregion15.hi.ecf@usdoj.gov
Richard A. Yanagi yanagi7trustee@gmail.com, ryanagi@ecf.axosfs.com

TOTAL: 4

Information to identify the case:

Debtor 1	Michael Kalua Ching	Social Security number or ITIN	xxx-xx-2568
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	Sonia Roman	Social Security number or ITIN	xxx-xx-9065
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court District of Hawaii		Date case filed for chapter 7 8/6/19	
Case number: 19-00989			

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Michael Kalua Ching	Sonia Roman
2. All other names used in the last 8 years	aka Michael K. Ching	
3. Address	92-831 Makakilo Drive, #47 Kapolei, HI 96707	92-831 Makakilo Drive, #47 Kapolei, HI 96707
4. Debtor's attorney Name and address	Chuck C. Choi CHOI & ITO 700 Bishop Street Suite 1107 Honolulu, HI 96813	Contact phone: 808.533.1877 Email: cchoi@hibklaw.com
5. Bankruptcy trustee Name and address	Richard A. Yanagi 1001 Bishop St., Ste. 2755 Honolulu, HI 96813	Contact phone: 808.599.0339 Email: yanagi7trustee@gmail.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	1132 Bishop Street, Suite 250 Honolulu, Hawaii 96813	Office hours: Mon–Fri 8:30am to 4:00pm Contact phone: (808) 522–8100
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	September 10, 2019 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: US Trustee Meeting Room, 1132 Bishop Street, Suite 606, Honolulu, HI 96813
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 11/12/19 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). 	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	
13. Trustee's sale of property under \$2,500	Unless an objection is filed within 21 days after this notice is filed, the trustee may sell property of the estate if all nonexempt property of the estate has an aggregate gross value under \$2,500.	